

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security     0 Assumption of Executory Contract or Unexpired Lease     0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 19-20011-VFP

DUANE B. THOMAS,

Judge: VINCENT F. PAPALIA

Debtor(s)

**Chapter 13 Plan and Motions**

Original     Modified/Notice Required    Date: JULY 31, 2022  
 Motions Included     Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ADW    Initial Debtor: DBT    Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 303 per month to the Chapter 13 Trustee, starting on JUNE 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION	ADMINISTRATIVE	

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
GM FINANCIAL	2013 MERCEDES SUV	\$23,556.78	\$12,200.00	NONE	\$12,200.00	6.5 %	\$14,322.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
BSI FINANCIAL SERVICES	181 HEYWOOD AVENUE, ORANGE, NEW JERSEY 07050	\$547,200.00 estimated	\$0.00 surrendered in full satisfaction of debt
ONE MAIN FINANCIAL	2006 MERCEDES R CLASS WAGON	\$3,500.00	\$0.00 surrendered in full satisfaction of debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

STUDENT LOANS TO BE PAID OUTSIDE OF THE PLAN

CAPITAL ONE AUTO FINANCE - (Auto loan on vehicle operated by debtor's spouse)

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

Not less than \_\_\_\_\_ percent

*Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
GM FINANCIAL	2013 MERCEDES SUV	\$23,556.78	\$12,200.00 as per order resolving objection of GM FINANCIAL Doc 52 Filed 07/10/20	\$12,200.00 as per order resolving objection of GM FINANCIAL Doc 52 Filed 07/10/20	\$11,356.78 as per order resolving objection of GM FINANCIAL Doc 52 Filed 07/10/20

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) AVRAM D. WHITE, COUNSEL TO THE DEBTOR as to supplemental fees
- 3) GM FINANCIAL
- 4) UNSECURED CREDITORS

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: FEBRUARY 19, 2020.

Explain below <b>why</b> the plan is being modified:  TO ADDRESS TRUSTEE'S ORDER TO MODIFY PLAN.	Explain below <b>how</b> the plan is being modified:  TO SURRENDER PROPERTY FOR WHICH RELIEF FROM THE AUTOMATIC STAY HAS BEEN GRANTED.
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Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: JULY 31, 2022

/s/ DUANE B. THOMAS  
Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: JULY 31, 2022

/s/ DUANE B. THOMAS  
Attorney for Debtor(s)

In re:

Duane B Thomas

Debtor

Case No. 19-20011-VFP

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Aug 02, 2022

Form ID: pdf901

Total Noticed: 54

The following symbols are used throughout this certificate:

**Symbol**

<b>Symbol</b>	<b>Definition</b>
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Duane B Thomas, 181 Heywood Avenue, Orange, NJ 07050-3017
518251018	+ Asset Max, Po Box 190191, South Richmond Hill, NY 11419-0191
518251036	+ Citibank, NA, PO Box 5870, Grand Central Station, New York, NY 10163-5870
518251040	Credit One Bank, PO Box 98672, Las Vegas, NV 89193-8672
518251043	+ E.D. Financial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
518663585	Metropolitan Life Insurance Company, PO Box 814609, Dallas, TX 75381-4609
518663586	Metropolitan Life Insurance Company, PO Box 814609, Dallas, TX 75381-4609, Metropolitan Life Insurance Company, PO Box 814609 Dallas, TX 75381-4609
518623794	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 02 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 02 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 02 2022 20:35:00	AmeriCredit Financial Services, Inc. dba GM Financ, PO BOX 183853, Arlington, TX 76096-3853
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 02 2022 20:35:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 02 2022 20:44:25	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Aug 02 2022 20:35:00	Metropolitan Life Insurance Company, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518318204	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 02 2022 20:35:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518251016	Email/Text: collectors@arresourcesinc.com	Aug 02 2022 20:35:00	AR Resources, PO Box 1056, Blue Bell, PA 19422
518369967	+ Email/Text: bankruptcy@bsifinancial.com	Aug 02 2022 20:35:00	BSI Financial Services, 314 S. Franklin Street/ P.O. Box 517, Titusville, PA 16354-0517
518251022	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 02 2022 20:43:56	Capital One Auto Finance, PO Box 260848, Plano, TX 75026-0848

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518251019	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 02 2022 20:44:11	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
518251020	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 02 2022 20:43:56	Capital One Auto Finance, PO Box 93016, Long Beach, CA 90809-3016
518251021	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Aug 02 2022 20:43:56	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
518261967	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 02 2022 20:44:25	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518319983	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 02 2022 20:43:53	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518334282	+ Email/PDF: ebn_ais@aisinfo.com	Aug 02 2022 20:43:55	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518251025	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 20:44:23	Capital One Bank N.A., PO Box 30281, Salt Lake City, UT 84130-0281
518251024	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 20:44:23	Capital One Bank N.A., PO Box 30285, Salt Lake City, UT 84130-0285
518251026	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 20:44:08	Capital One Bank USA, 10700 Capital One Way, Glen Allen, VA 23060-9243
518251029	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 20:44:23	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518251027	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 20:44:23	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518251028	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2022 20:43:52	Capital One Bank Usa N.A., Po Box 30281, Salt Lake City, UT 84130-0281
518251033	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 20:44:00	Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
518251034	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 20:44:30	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
518251032	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 20:44:30	Citibank, 701 E 60th Street, Sioux Falls, SD 57104-0432
518251035	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2022 20:44:30	Citibank NA, Po Box 6181, Sioux Falls, SD 57117-6181
518251038	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 02 2022 20:43:53	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
518251037	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 02 2022 20:43:53	Credit One Bank, P0 Box 98873, Las Vegas, NV 89193-8873
518251042	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 02 2022 20:44:11	Credit One Bank N.A., Po Box 98872, Las Vegas, NV 89193-8872
518251044	+ Email/Text: EBN@edfinancial.com	Aug 02 2022 20:35:00	EDFinancial, 120 N Seven Oaks, Knoxville, TN 37922-2359
518267792	+ Email/Text: EBN@edfinancial.com	Aug 02 2022 20:35:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518251045	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 02 2022 20:35:00	GM Financial, Po Box 181145, Arlington, TX 76096-1145
518357009	Email/PDF: resurgentbknotifications@resurgent.com	Aug 02 2022 20:44:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518629074	+ Email/Text: RASEBN@raslg.com	Aug 02 2022 20:35:00	Metropolitan Life Insurance Company, c/o RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

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518251049	+ Email/Text: Bankruptcies@nragroup.com	Aug 02 2022 20:36:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
518251047	+ Email/Text: Bankruptcies@nragroup.com	Aug 02 2022 20:36:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
518251050	+ Email/PDF: cbp@onemainfinancial.com	Aug 02 2022 20:43:50	One Main Financial, PO Box 1010, Evansville, IN 47706-1010
518251051	+ Email/PDF: cbp@onemainfinancial.com	Aug 02 2022 20:43:52	One Main Financial, 6801 Colwell BLVD, Irving, TX 75039-3198
518270192	+ Email/PDF: cbp@onemainfinancial.com	Aug 02 2022 20:44:21	OneMain, PO Box 3251, Evansville, IN 47731-3251
518251052	+ Email/Text: clientservices@remexinc.com	Aug 02 2022 20:35:00	Remex , Inc., 322 Wall Street, Princeton, NJ 08540-1515
518251053	+ Email/Text: clientservices@remexinc.com	Aug 02 2022 20:35:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
518251055	+ Email/Text: clientservices@remexinc.com	Aug 02 2022 20:35:00	Remex, Inc., PO Box 457, Rocky Hill, NJ 08553-0457
518251056	+ Email/Text: bankruptcy@savit.com	Aug 02 2022 20:36:00	Sa-vit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
518251057	+ Email/Text: bankruptcy@savit.com	Aug 02 2022 20:36:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518251058	+ Email/Text: bankruptcy@savit.com	Aug 02 2022 20:36:00	Savit Coolection Agency, PO Box 250, East Brunswick, NJ 08816-0250
518251059	+ Email/Text: mtgbk@shellpointmtg.com	Aug 02 2022 20:35:00	Shellpoint, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518251017	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court.; AR Resources Inc, Pob 1056, Blue Bell, PA 19422
518251023	*+	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
518251030	*	Capital One Bank, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
518251031	*+	Capital One Bank, N.A., PO Box 30285, Salt Lake City, UT 84130-0285
518251039	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518251041	*	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518251046	*	GM Financial, PO Box 181145, Arlington, TX 76096-1145
518251054	*+	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
518251048	##+	National Recovery Agency, 4201 Crumus Mill Road, Harrisburg, PA 17112-2893

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-2

User: admin

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Date Recd: Aug 02, 2022

Form ID: pdf901

Total Noticed: 54

Date: Aug 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2022 at the address(es) listed below:

Name	Email Address
Avram D White	on behalf of Debtor Duane B Thomas clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Ham Fund III LP through servicer BSI Financial Services eholdren@hillwallack.com, jhanley@hillwallack.com;hwbkj@hillwallack.com;eholdren@ecf.courtdrive.com
Harold N. Kaplan	on behalf of Creditor Metropolitan Life Insurance Company hkaplan@rasnj.com informationathnk@aol.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Metropolitan Life Insurance Company mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8